

**Information to identify the case:**

Debtor 1	<u>David E. Milligan</u>	Social Security number or ITIN	xxx-xx-4821
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Julie A. Milligan</u>	Social Security number or ITIN	xxx-xx-4638
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-10287-JCM			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David E. Milligan

Julie A. Milligan

3/15/24

**By the court:** John C Melaragno  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
David E. Milligan  
Julie A. Milligan  
Debtors

Case No. 20-10287-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Mar 15, 2024

Form ID: 3180W

Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ David E. Milligan, Julie A. Milligan, 7828 Route 28, Mayport, PA 16240-1632
15230988	+ Butler Memorial Hospital, P.O. Box 37171, Baltimore, MD 21297-3171
15230989	+ Cap1/marcs, Po Box 30258, Salt Lake City, UT 84130-0258
15230991	+ Cbcs, Po Box 2076, Columbus, OH 43216-2076
15230998	+ Daniel Santucci, Esquire, 1 International Plaza, 5th Floor, Philadelphia, PA 19113-1510
15230999	+ David Santucci, Esquire, Midland Credit Management, Inc, 1 International Plaza, 5th Floor, Philadelphia, PA 19113-1510
15231000	+ Demetrious Tsarouhis, Esquire, 21 9th Street, Suite 200, Allentown, PA 18102-4861
15231015	Northwest Consumer Dis, Rm 55 Dubois Mall Annex, Du Bois, PA 15801
15231016	+ Penn Highlands, 2501 Oregon Pike, Lancaster, PA 17601-4890
15231017	+ Penn Highlands Brookville, 100 Hospital Road, Brookville, PA 15825-1367
15231018	+ Penn Highlands Physician Network, P.O. Box 16157, Rocky River, OH 44116-0157
15231335	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15231021	+ Td Rcs/littman Jeweler, 1000 Mac Arthur Blvd, Mahwah, NJ 07430-2035
15231022	+ The Money Source, P.O. Box 619063, Dallas, TX 75261-9063
15240474	+ Unifund CCR, LLC, c/o Tsarouhis Law Group, 21 South 9th Street, Allentown, PA 18102-4861

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 16 2024 04:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 16 2024 00:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 16 2024 04:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 16 2024 00:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: BK@servicingdivision.com	Mar 16 2024 00:15:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, AZ 85034-7210
cr	+ Email/Text: Bankruptcy.Notices@stellantis-fs.com	Mar 16 2024 00:15:00	First Investors Servicing Corporation, 380 Interstate N. Parkway, Suite 300, Atlanta, GA 30339-2222
cr	+ EDI: PRA.COM		

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		Mar 16 2024 04:07:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: bncmail@w-legal.com		
		Mar 16 2024 00:15:00	SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
cr	+ Email/Text: BK@servicingdivision.com		
		Mar 16 2024 00:15:00	Servbank, SB, 3138 E Elwood St, Phoenix, AZ 85034-7210
15591651	+ Email/Text: BK@servicingdivision.com		
		Mar 16 2024 00:15:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210
15230992	^ MEBN		
		Mar 16 2024 00:15:25	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
15230997	Email/Text: correspondence@credit-control.com		
		Mar 16 2024 00:15:00	Credit Control LLC, P.O. Box 31179, Tampa, FL 33631
15230990	+ Email/Text: cms-bk@cms-collect.com		
		Mar 16 2024 00:15:00	Capital Management Services LP, 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
15230993	+ Email/Text: pfs.all@independence.health		
		Mar 16 2024 00:15:00	Clarion Hospital, c/o Faith OBrien, One Hospital Drive, Clarion, PA 16214-8599
15230994	^ MEBN		
		Mar 16 2024 00:14:37	Coll Svc Ctr, Pob 560, New Kensington, PA 15068-0560
15230995	+ EDI: WFNNB.COM		
		Mar 16 2024 04:07:00	Comenitybk/bonton, Po Box 182789, Columbus, OH 43218-2789
15230996	+ EDI: WFNNB.COM		
		Mar 16 2024 04:07:00	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
15231009	EDI: CITICORP		
		Mar 16 2024 04:07:00	Macys/dsnb, Po Box 8218, Mason, OH 45040
15254605	EDI: Q3G.COM		
		Mar 16 2024 04:07:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15231001	+ Email/Text: Bankruptcy.Notices@stellantis-fs.com		
		Mar 16 2024 00:15:00	First Inv Servicing Co, 380 Interstate North Pkwy, Atlanta, GA 30339-2222
15241483	+ Email/Text: Bankruptcy.Notices@stellantis-fs.com		
		Mar 16 2024 00:15:00	First Investors Servicing Corporation, 380 Interstate North Parkway Ste 300, Atlanta, GA 30339-2222
15248337	+ EDI: CBS7AVE		
		Mar 16 2024 04:07:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15231003	+ EDI: CBS7AVE		
		Mar 16 2024 04:07:00	Ginny's Inc, 1112 7th Ave, Monroe, WI 53566-1364
15231004	^ MEBN		
		Mar 16 2024 00:15:14	Hayt, Hayt & Landau, LLC, 2 Industrial Way West, P.O. Box 500, Eatontown, NJ 07724-0500
15231005	+ Email/Text: hmcgrp@aol.com		
		Mar 16 2024 00:15:00	Hmc Group, 29065 Clements Rd, Westlake, OH 44145-1179
15248196	EDI: JEFFERSONCAP.COM		
		Mar 16 2024 04:07:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15231006	EDI: JEFFERSONCAP.COM		
		Mar 16 2024 04:07:00	Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303
15231007	EDI: JPMORGANCHASE		
		Mar 16 2024 04:07:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15231008	+ Email/Text: LC-Bankruptcy-RF@loancare.net		
		Mar 16 2024 00:15:00	Loancare, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15238223	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Mar 16 2024 00:21:54	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15251602	+ Email/Text: bankruptcydpt@mcmcg.com		
		Mar 16 2024 00:16:00	MIDLAND FUNDING LLC, PO BOX 2011,

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		WARREN MI 48090-2011
15231010	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 16 2024 00:33:21 Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15231011	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 16 2024 00:16:00 Midland Credit Managem, 320 East Big Beaver, Troy, MI 48083-1271
15251625	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 16 2024 00:16:00 Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15231012	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 16 2024 00:16:00 Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
15231013	+ EDI: CBS7AVE	Mar 16 2024 04:07:00 Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364
15248336	+ EDI: CBS7AVE	Mar 16 2024 04:07:00 Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15245403	EDI: PRA.COM	Mar 16 2024 04:07:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15231019	+ EDI: PRA.COM	Mar 16 2024 04:07:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15251735	EDI: Q3G.COM	Mar 16 2024 04:07:00 Quantum3 Group LLC as agent for, Cognical Holdings Inc., PO Box 788, Kirkland, WA 98083-0788
15238755	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 16 2024 00:16:00 Santander Consumer USA, Inc. as, servicing agent for First Midwest Bank, P.O. Box 560284, Dallas, TX 75356-0284
15493106	+ Email/Text: bncmail@w-legal.com	Mar 16 2024 00:15:00 Scolopax, LLC, C/O Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
15686926	+ Email/Text: BK@servicingdivision.com	Mar 16 2024 00:15:00 Servbank, SB, 3138 E Elwood St, Phoenix, Arizona 85034-7210
15243375	+ EDI: CBSTDR	Mar 16 2024 04:07:00 TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15238050	^ MEBN	Mar 16 2024 00:14:12 THE SOS GROUP, 29065 CLEMENS RD STE 200, WESTLAKE, OH 44145-1179
15236323	+ EDI: LCIFULLSRV	Mar 16 2024 04:07:00 Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931
15247088	+ Email/Text: BK@servicingdivision.com	Mar 16 2024 00:15:00 The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
15247275	Email/Text: BNCnotices@dcmservices.com	Mar 16 2024 00:15:00 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 48

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		The Money Source Inc.
15231023		Unknown
15231002	##+	Gateway One Lending, 175 N. Riverview Drive, Anaheim, CA 92808-1225
15231014	##+	Mylappan Selvaraj MD, 600 Medical Arts Building 670, Kittanning, PA 16201-7110
15231020	##+	Rezk Medical Supply, P.O. Box 520, Carrolltown, PA 15722-0520

TOTAL: 2 Undeliverable, 0 Duplicate, 3 Out of date forwarding address

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2024 at the address(es) listed below:

Name	Email Address
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Denise Carlon	
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	on behalf of Creditor The Money Source Inc. dcarlon@kmlawgroup.com
--	--

Kenneth P. Seitz	
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	on behalf of Joint Debtor Julie A. Milligan thedebterasers@aol.com
--	--

Kenneth P. Seitz	
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	on behalf of Debtor David E. Milligan thedebterasers@aol.com
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Office of the United States Trustee	
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	ustpregion03.pi.ecf@usdoj.gov
--	-------------------------------

Ronda J. Winnecour	
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	cmecf@chapter13trusteewdpa.com
--	--------------------------------

William E. Craig	
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	on behalf of Creditor First Investors Servicing Corporation wcraig@egalawfirm.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com
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TOTAL: 6